



Order Filed on February 20, 2024
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY**
Caption in Compliance with D.N.J. LBR 9004-1(b)

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Counsel to Police and Fire Federal Credit Union

In re:

Karen Vitarelle,

Debtor.

Chapter 13

Case No. 23-21852 (MBK)

Hearing Date: February 14, 2024 at 9:00 a.m.

Judge: Michael B. Kaplan

Recommended Local Form

☐ Followed

☒ Modified

ORDER VACATING AUTOMATIC STAY AND CO-DEBTOR STAY

The relief set forth on the following pages two (2) through three (3), is hereby **ORDERED**:

DATED: February 20, 2024

A handwritten signature in black ink, appearing to read "Michael B. Kaplan", is written over a horizontal line.
Honorable Michael B. Kaplan
United States Bankruptcy Judge

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DEBTOR Karen Vitarelle

CASE NO: 23-21852 (MBK)

CAPTION OF ORDER: Order Vacating Automatic Stay and co-Debtor Stay

Upon the motion (the “Motion”)¹ of Police and Fire Federal Credit Union (“PFFCU”) pursuant to 11 U.S.C. §§ 362(d) and 1301(a) for relief from the automatic stay and co-debtor stay as to the debtor Karen Vitarelle’s and the co-Debtor’s Vehicle and, and for good cause shown, it is

ORDERED that the motion is granted and the stay is terminated to permit the movant to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue the movant’s rights in the following:

☐ Real Property more fully described as:

N/A

It is further **ORDERED** that the movant, its successors or assignees, may proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies including, but not limited to, taking the property to sheriff’s sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu foreclosure. Additionally, any purchaser of the property at sheriff’s sale (or purchaser’s assignee) may take any legal action for enforcement of its right to possession of the property.

☒ Personal property more fully described as:

2017 Mercedes-Benz VIN #55SWF6EB5HU182795

It is further **ORDERED** that the movant may join the debtor and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code.

¹ Capitalized terms used but not otherwise defined herein shall have the meanings set forth in the Motion.

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DEBTOR Karen Vitarelle

CASE NO: 23-21852 (MBK)

CAPTION OF ORDER: Order Vacating Automatic Stay and co-Debtor Stay

It is further **ORDERED** that the movant shall be permitted to reasonably communicate with Debtor(s) and Debtor(s)' counsel to the extent necessary to comply with applicable non-bankruptcy law.

It is further **ORDERED** that the Trustee is directed to cease making any further distributions to the Creditor.

It is further **ORDERED** that the relief granted under this Order is without prejudice to PFFCU's right to pursue a deficiency claim against the above-captioned bankruptcy estate to the extent that the value realized from the sale of the Vehicle is less than the amount of PFFCU's secured claim.

The movant shall serve this order on the debtor, co-debtor, any trustee and any other party who entered an appearance on the motion.

In re:
Karen Vitarelle
Debtor

Case No. 23-21852-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Feb 20, 2024

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 22, 2024:

Recip ID	Recipient Name and Address
db	+ Karen Vitarelle, 207 Twin Lakes Blvd, Tuckerton, NJ 08087-1737

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 22, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 20, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Anne Marie Aaronson	on behalf of Creditor Police and Fire Federal Credit Union aaaronson@dilworthlaw.com ctomlin@dilworthlaw.com;mdolan@dilworthlaw.com
Brian W. Hofmeister	on behalf of Debtor Karen Vitarelle bwh@hofmeisterfirm.com j119@ecfbis.com
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Dennis P Uhlmann, Jr	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bky@martonelaw.com, Bky@martonelaw.com
U.S. Trustee	

District/off: 0312-3

User: admin

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Date Rcvd: Feb 20, 2024

Form ID: pdf903

Total Noticed: 1

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6